

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

VOLUNTARY PETITION

NAME OF DEBTOR

Bethany Lynn Borkes

NAME of JOINT DEBTOR

ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 8 YEARS (including married, maiden & trade)

ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 8 YEARS (including married, maiden & trade)

SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)

***-**-1606

SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)

***-**-

STREET ADDRESS OF DEBTOR

**31 Wildwood Ct.
Vernon Hills IL 60061**

STREET ADDRESS OF JOINT DEBTOR

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

Lake

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

Lake

MAILING ADDRESS OF DEBTOR

MAILING ADDRESS OF JOINT DEBTOR

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE)

NOT APPLICABLE

Information Regarding the Debtor (Check the Applicable Boxes)

| Type of Debtor | Chapter of Bankruptcy Code Used to File | Nature of Business |
|---|--|--|
| <input checked="" type="checkbox"/> Individual (s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ | <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for recognition for a Foreign Main proceeding <input type="checkbox"/> Chapter 15 Petition recognition for Foreign nonmain proceeding | <input type="checkbox"/> Railroad <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Stockbroker <input type="checkbox"/> Health Care Business <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. 501(c)(3) <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C 101 (51B) |
| NATURE OF DEBTS (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business | | CHAPTER 11 BUSINESS (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. Sec 101(51D) <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D) |
| FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for court consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b)/ See Official Form No. 3A <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B | | Check if: <input type="checkbox"/> Debtor's aggregate non contingent liquidated debts owed to non-insiders or affiliates are less than 2 million. STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only) <input type="checkbox"/> Debtor estimates funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. |
| Certification of Debt Counseling by Individual/Joint Debtor <input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceeding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget & credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.) | | |
| ESTIMATED CREDITORS <input checked="" type="checkbox"/> 28 ESTIMATED ASSETS <input checked="" type="checkbox"/> \$ 5,248 ESTIMATED DEBTS <input checked="" type="checkbox"/> \$ 67,086 | | |



Voluntary Petition

NAME OF DEBTOR(s)

Bethany Lynn Borkes

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 8 YEARS (IF BLANK, THIS IS FIRST IN 8 YRS)

LOCATION WHERE FILED:

CASE NO.

DATE FILED

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR:

CASE NUMBER:

DATE:

DISTRICT

RELATIONSHIP:

JUDGE:

Exhibit A (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11).

Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? **NO**

Signature of Non-Attorney Petition Preparer: Not Applicable

Signature of a Foreign Representative of a Recognized Foreign Proceedings: Not Applicable

Information Regarding the Debtor - Venue

[X] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

[] Landlord has a judgment against the debtor for possession of debtor's residence.

**DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW.
ALSO, SIGN ON EVERY OTHER PAGE REQUIRED**

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 01/25/2006

/s/ Bethany Lynn Borkes

Bethany Lynn Borkes

X Date & Sign

/s/ Joanne H Yi

Attorney Name: Joanne H Yi

Bar No: 6278758

Dated: 01/26/2006

LAW OFFICES OF PETER FRANCIS GERACI

55 E. Monroe Street #3400

Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

EXHIBIT B: I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter. I further certify that I delivered to the debtor the notice required by section 342(b) of the Bankruptcy Code.

/s/ Joanne H Yi

Attorney Name: Joanne H Yi

Bar No: 6278758

Dated: 01/26/2006



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

STATEMENT PURSUANT TO RULE 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

| | |
|---|----------------------------------|
| For legal services rendered, Debtor(s) agrees to pay | \$3,000 |
| Prior to the filing of this Statement, Debtor(s) has paid | \$1,000 |
| | Balance Due -\$2,000 |

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

For ALL SOUTHERN DISTRICT OF INDIANA CHAPTER 13 CASES ONLY!

Refer to the attached guidelines for payment of ATTORNEYS' FEES & RIGHTS & RESPONSIBILITIES STATEMENT

5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.
6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None**.
7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None**.

Respectfully submitted,

Dated: 01/26/2006

/s/ Joanne H Yi

Attorney Name: Joanne H Yi

Bar No: 6278758

LAW OFFICES OF PETER FRANCIS GERACI

55 E. Monroe Street #3400

Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G. If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C.

| Description and Location of Property | Nature of Debtor's Interest in Property | H W J C | Current Value of Debtors Interest in Property | Amount of Secured Claim |
|--------------------------------------|---|------------|---|-------------------------|
|--------------------------------------|---|------------|---|-------------------------|

☒ None



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simply state a "minor child."

| Description and Location of Property | HWJC | Current Value of Debtors Interest in Property |
|---|------|---|
| 01. Cash on Hand | | [X] None |
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or cooperatives. | | |
| Guaranty Bank Checking Acct#XXXXXX2469 | | \$ 153 |
| 03. Security Deposits with public utilities, telephone companies, landlords and others. | | |
| Security Deposit with -Landlord-Tadesuz Wozniak \$990 | | None |
| Security Deposit with -Commonwealth Edison-\$120 | | None |
| Security Deposit with -Peoples Energy-\$60 | | None |
| 04. Household goods and furnishings, including audio, video, and computer equipment. | | |
| Household goods; TV, Stereo, DVD Player, Sofa, Entertainment Center, Coffee & End Tables, Table & Chairs | | \$ 800 |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | |
| Books, Compact Discs, Tapes/Records, Family Pictures | | \$ 30 |
| 06. Wearing Apparel | | |
| Necessary wearing apparel | | \$ 300 |
| 07. Furs and jewelry. | | |
| Earrings, watch, costume jewelry, silver jewelry | | \$ 100 |
| 08. Firearms and sports, photographic, and other hobby equipment. | | [X] None |
| 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | |
| Term Life Insurance - No Cash Surrender Value. | | None |
| Whole Life Insurance w/Cuna Mutual - No Cash Surrender Value. | | \$ 0 |



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simply state a "minor child."

| Description and Location of Property | H W J C | Current Value of Debtors Interest in Property |
|---|------------------|---|
| 10. Annuities | | <input checked="" type="checkbox"/> None |
| 11. Interests in an educational IRA | | <input checked="" type="checkbox"/> None |
| 12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. | | <input checked="" type="checkbox"/> None |
| 13. Stocks and interests in incorporated and unincorporated businesses. | | <input checked="" type="checkbox"/> None |
| 14. Interest in partnerships or joint ventures. | | <input checked="" type="checkbox"/> None |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | | <input checked="" type="checkbox"/> None |
| 16. Accounts receivable | | <input checked="" type="checkbox"/> None |
| 17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled | | <input checked="" type="checkbox"/> None |
| 18. Other liquidated debts owing debtor including tax refunds. | | <input checked="" type="checkbox"/> None |
| 19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | | <input checked="" type="checkbox"/> None |
| 20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | | <input checked="" type="checkbox"/> None |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each. | | <input checked="" type="checkbox"/> None |
| 22. Patents, copyrights and other intellectual property. | | <input checked="" type="checkbox"/> None |
| 23. Licenses, franchises and other general intangibles. | | <input checked="" type="checkbox"/> None |
| 24. Customer list or other compilations | | <input checked="" type="checkbox"/> None |
| 25. Autos, Truck, Trailers and other vehicles and accessories. | | |
| 2002 Dodge Intrepid w/67.8k miles | | \$ 3,865 |
| 1995 Nissan Maxima w/178k miles ((Inoperable Junk))) | | \$ 0 |
| 26. Boats, motors and accessories. | | <input checked="" type="checkbox"/> None |
| 27. Aircraft and accessories. | | <input checked="" type="checkbox"/> None |
| 28. Machinery, fixtures, equipment, and supplies used in business. | | <input checked="" type="checkbox"/> None |



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simply state a "minor child."

| Description and Location of Property | H W J C | Current Value of Debtors Interest in Property |
|---|------------------|---|
| 29. Office equipment, furnishings, and supplies. | | [X] None |
| 30. Inventory | | [X] None |
| 31. Animals | | [X] None |
| 32. Crops-Growing or Harvested. | | [X] None |
| 33. Farming equipment and implements. | | [X] None |
| 34. Farm supplies, chemicals, and feed. | | [X] None |
| 35. Other personal property of any kind not already listed. | | [X] None |
| TOTAL | | \$ 5,248 |



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE C - PROPERTY CLAIMED EXEMPT

☐ 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

☒ 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as tenant by the entirety or joint tenant to the extent interest is exempt from process under applicable nonbankruptcy law.

Debtor claims the exemptions to which debtor is entitled under: (Check one Box)

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

| Description and Location of Property | Specify Law Providing Exemption and Value of Claimed | Value of Claimed Exemption | Current Value of Property |
|--|--|----------------------------|---------------------------|
| 02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or cooperatives. Guaranty Bank Checking Acct#XXXXXX2469 | 735 ILCS 5/12-1001(b) | \$ 153 | \$ 153 |
| 04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, Stereo, DVD Player, Sofa, Entertainment Center, Coffee & End Tables, Table & Chairs | 735 ILCS 5/12-1001(b) | \$ 800 | \$ 800 |
| 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures | 735 ILCS 5/12-1001(a) | \$ 30 | \$ 30 |
| 06. Wearing Apparel Necessary wearing apparel | 735 ILCS 5/12-1001(a),(e) | \$ 300 | \$ 300 |
| 07. Furs and jewelry. Earrings, watch, costume jewelry, silver jewelry | 735 ILCS 5/12-1001(a),(e) | \$ 100 | \$ 100 |
| 09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Whole Life Insurance w/Cuna Mutual - No Cash Surrender Value. | 735 ILCS 5/12-1001(f) | \$ 0 | \$ 0 |
| 25. Autos, Truck, Trailers and other vehicles and accessories. 2002 Dodge Intrepid w/67.8k miles | 735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b) | \$ 2,400 \$ 1,465 | \$ 3,865 |



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclosed the child's name. See 11 U.S.C. § 112: Fed. R. Bankr.P.1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the martial community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.).

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. If a debtor has no creditors holding secured claims to report on this Schedule D "None" will be listed below.

| Creditor Name and Address | Account # Consideration For Claim Dates Claim Was Incurred | Codebtor | C U D | H W J C | Unsecured Amount | Claim Amount |
|---------------------------|--|----------|-------------|------------|---------------------|-----------------|
| | | | | | | |

[x] None



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account # of any account the debtor has with creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" don't disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

| Creditor Name and Address | Account # Consideration For Claim Dates Claim Was Incurred | Co- Debtor | C | U | H W | Claim Amount |
|---------------------------|--|---------------|---|---|-----|-----------------|
| | | | D | D | J C | |

| | | | |
|---|---|---|-----------------|
| 1 | <u>IRS priority debt</u> Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 | Account No. 278701606 Reason: Federal Income Tax Dates: 2004 | \$ 7,791 |
|---|---|---|-----------------|

TOTAL UNSECURED PRIORITY DEBT **\$ 7,791.00**



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

| Creditor Name and Address | | Account # Consideration For Claim Dates Claim Was Incurred | C U D | H W J C | Claim Amount |
|---------------------------|--|---|-------------|------------|-----------------|
| 1 | <u>Advance America</u> Attn: Bankruptcy Dept. 1500 S. Lake St Mundelein IL 60060 | Account No. 7923972 Reason: PayDay Loan Dates: 2005 | | | \$ 800 |
| 2 | <u>America Online</u> Attn: Bankruptcy Dept. P.O. Box 17400 Jacksonville FL 32245 | Account No. 0795194117 Reason: Membership/Subscription Dates: 2005 | | | \$ 100 |
| 3 | <u>Americash Loans, LLC</u> Attn: Bankruptcy Department 924 N. Greenbay Road Waukegan IL 60085 | Account No. 4029 Reason: PayDay Loan Dates: 2005 | | | \$ 750 |
| 4 | <u>AT&T</u> Attn: Bankruptcy Dept. P.O. Box 8212 Aurora IL 60572 | Account No. 92628951030 Reason: Utility Bills/Cellular Service Dates: 2004 | | | \$ 50 |

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

RMA
Bankruptcy Department
1500 Commerce Dr.
Mendota Heights MN 55120



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

| Creditor Name and Address | Account # Consideration For Claim Dates Claim Was Incurred | C U D | H W J C | Claim Amount |
|--|---|-------------|------------|-----------------|
| | | | | |
| 5 Bank of America Bankruptcy Department PO Box 650260 Dallas TX 75265-0260 | Account No. 431904100552XXXX Reason: Credit Card or Credit Use Dates: 2003 | | | \$ 6,800 |

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

FMA Alliance, Ltd.
Bankruptcy Department
11811 N. Freeway, Ste. 900
Houston TX 77060

Nations Bank
Attn: Bankruptcy Department
820 Silver Lake Blvd
Dover DE 199042

| | | | | |
|---|--|--|--|------------------|
| 6 Chase Bankruptcy Department 100 duffy Ave Hicksville NY 11801 | Account No. 549104430013 Reason: Credit Card or Credit Use Dates: 2001-2003 | | | \$ 10,300 |
|---|--|--|--|------------------|

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

New Century Financial Svcs.
Bankruptcy Dept
2 Ridgedale Ave., #104
Cedar Knolls NJ 07927

| | | | | |
|--|--|--|--|------------------|
| 7 Citibank Bankruptcy Department PO Box 6000 The Lakes NV 89163-6000 | Account No. 9113002022 Reason: Credit Card or Credit Use Dates: | | | \$ 16,500 |
|--|--|--|--|------------------|

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Unifund CCR Partners
Bankruptcy Department
10625 Techwoods Circle
Cincinnati OH 45242



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

| Creditor Name and Address | Account # Consideration For Claim Dates Claim Was Incurred | C U D | H W J C | Claim Amount |
|---|---|-------------|------------|------------------|
| 8 City of Chicago Bureau Parking Bankruptcy Department PO Box 88292 Chicago IL 60680 | Account No. 5063179680 Reason: Fines Dates: 2005 | | | \$ 200 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor Linebarger Goggan Blair & Sampson, LLP PO Box 06357 Chicago IL 60606-0152 | | | | |
| 9 Comcast Attn: Bankruptcy Dept. 2508 W. Route 120 Mc Henry IL 60050 | Account No. 01140038027 Reason: Utility Bills/Cellular Service Dates: 2004 | | | \$ 700 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor Credit Protection Association Bankruptcy Department P.O. Box 9037 Addison TX 75001 | | | | |
| 10 Discover Card Bankruptcy Department 12 Reads Way New Castle DE 19720 | Account No. 6011005390195991/05 AR Reason: Credit Card or Credit Use Dates: 1999-2003 | | | \$ 13,400 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor Erin Capital Management Bankruptcy Department 90 William St., #802 New York NY 10038 Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Suite 400 Chicago IL 60606-4440 | | | | |



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

| Creditor Name and Address | Account # Consideration For Claim Dates Claim Was Incurred | C U D | H W J C | Claim Amount |
|---|---|-------------|------------|-----------------|
| 11 Enterprise Rent-a-car Bankruptcy Department 1536 Artaius Pkwy Libertyville IL 60048 | Account No. XXXXX1606 Reason: Credit Extended to Debtor(s) Dates: 2005 | | | \$ 500 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor American Recovery Systems Bankruptcy Department 1699 Wall St., Ste. 300 Mt. Prospect IL 60056 | | | | |
| 12 Kohl's Bankruptcy Department PO Box 2983 Milwaukee WI 53201 | Account No. 0414277020 Reason: Credit Card or Credit Use Dates: 2005 | | | \$ 1,000 |
| 13 Lane Bryant Attn: Bankruptcy Dept. PO Box 182127 Columbus OH 43218 | Account No. 080803950 Reason: Credit Card or Credit Use Dates: 2005 | | | \$ 300 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor TRS Recovery Services, Inc. Bankruptcy Department 5251 Westheimer Houston TX 77056 | | | | |
| 14 LaSalle Bank Bankruptcy Dept 515 E. Towlne Rd Vernon Hills IL 60061 | Account No. 305304974297 Reason: Credit Card or Credit Use Dates: 2003 | | | \$ 800 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor TRS Recovery Services, Inc. Bankruptcy Department 5251 Westheimer Houston TX 77056 | | | | |
| 15 North Shore Gas Attn: Speical Projects 130 E. Randolph Dr. Chicago IL 60601 | Account No. 3500032143985 Reason: Utility Bills/Cellular Service Dates: 2005 | | | \$ 420 |



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

| Creditor Name and Address | Account # Consideration For Claim Dates Claim Was Incurred | C U D | H W J C | Claim Amount |
|---|--|-------------|------------|-----------------|
| 16 <u>Payday Loan Store</u> Bankruptcy Dept. 1428 N. Lewis St Waukegan IL 60085 | Account No. CL36210850004 Reason: PayDay Loan Dates: 2005 | | | \$ 650 |
| 17 <u>Progressive Insurance</u> Attn: Bankruptcy Dept. PO Box 210056 Cleveland OH 44121 | Account No. XXXXX1606 Reason: Insurance Dates: 2004 | | | \$ 150 |

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCO Financial
Bankruptcy Department
PO Box 41466
Philadelphia PA 19101

| | | | | |
|---|--|--|--|----------|
| 18 <u>Sears</u> Bankruptcy Department PO Box 182156 Columbus OH 43218 | Account No. 17353086XXXX Reason: Credit Card or Credit Use Dates: 1993-2003 | | | \$ 1,450 |
|---|--|--|--|----------|

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Citi Cards
Bankruptcy Department
8725 W. Sahara Ave.
The Lakes NV 89163

Alliance One
Bankruptcy Dept
PO Box 21882
Eagan MN 55121

| | | | | |
|--|--|--|--|-------|
| 19 <u>Sprint</u> Bankruptcy Department PO Box 4191 Carol Stream IL 60197 | Account No. 200418XXXXX Reason: Utility Bills/Cellular Service Dates: | | | \$ 75 |
|--|--|--|--|-------|

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

AFNI
Bankruptcy Department
PO Box 3097
Bloomington IL 61702



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

| Creditor Name and Address | Account # Consideration For Claim Dates Claim Was Incurred | C U D | H W J C | Claim Amount |
|--|--|-------------|------------|-----------------|
| 20 Steven Hoffenberg Attn: Bankruptcy Dept. 264 Haw2thorn Village Commons Vernon Hills IL 60061 | Account No. BORKES Reason: Medical/Dental Services Dates: 2004 | | | \$ 250 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor Paul D. Lawent Bankruptcy Department 3949 N. Pulaski Road Chicago IL 60041 | | | | |
| 21 TCF Bank Attn: Bankruptcy Department 500 W Joliet Rd Willowbrook IL 60527 | Account No. 8876393849 Reason: Overdraft Account Dates: 2005 | | | \$ 100 |
| 22 The Avenue/Citicorp Bankruptcy Department PO Box 6000 The Lakes NV 88901-6000 | Account No. 14014XXXXX Reason: Credit Card or Credit Use Dates: 1999-2003 | | | \$ 500 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor The Avenue/Citicorp Bankruptcy Department PO Box 29185 Shawnee Mission KS 66201 | | | | |
| 23 T-Mobile Bankruptcy Department PO Box 742596 Cincinnati OH 45274-2596 | Account No. 298274769 Reason: Utility Bills/Cellular Service Dates: 2004 | | | \$ 1,100 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor Amsher Collections Services Bankruptcy Department 2090 Columbiana Rd.-Ste.3000 Birmingham AL 35216 | | | | |



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

| Creditor Name and Address | Account # Consideration For Claim Dates Claim Was Incurred | C U D | H W J C | Claim Amount |
|--|---|-------------|------------|---------------------|
| 24 Verizon Wireless Bankruptcy Department PO Box 790406 Saint Louis MO 63179 | Account No. 35013755-ATLBSM Reason: Utility Bills/Cellular Service Dates: 2004 | | | \$ 700 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor RMA Bankruptcy Dept 4360 NE Expressway Access Atlanta GA 30340 | | | | |
| 25 Verizon Wireless Bankruptcy Department 1515 E. Woodfield Rd. #1400 Schaumburg IL 60173 | Account No. 5055038720XXXX Reason: Utility Bills/Cellular Service Dates: 2005 | | | \$ 500 |
| 26 Wish Center LLC Attn: Bankruptcy Dept. 2801 Finley Rd., #220 Downers Grove IL 60515 | Account No. XXXXXX1606 Reason: Credit Extended to Debtor(s) Dates: 2003 | | | \$ 1,200 |
| Law Firm(s) Collection Agent(s) Representing the Original Creditor KCA Financial Services Bankruptcy Department 628 North St. Geneva IL 60134 | | | | |
| TOTAL UNSECURED DEBT | | | | \$ 59,295.00 |



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Name and Address of Other Parties to Instrument

Notes of Contract or Lease and Debtor's Interest

1 **Tadesuz Wozniak**
Attn: Bankruptcy Dept.
31 Wildwood Ct
Vernon Hills IL 60061

Contract Type: Lease on Property
Terms/Month: \$1000/mo
Buy Out:
Begin Date:
Debtor Int: Lessee
Description: house



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Name and Address of Co-Debtor

Name and Address of the Creditor

[x] None



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Single

Dependent(s)

EMPLOYMENT: DEBTOR

EMPLOYMENT: SPOUSE

Occupation: Assistant Manager
 Name of Employer: Kohl's
 Years Employed
 Employer Address: 235 N. Milwaukee
 City, State, Zip Vernon Hills IL 60061

INCOME AND PAYROLL DEDUCTIONS

DEBTOR INCOME

SPOUSE INCOME

Current monthly gross wages, salary, and commissions

\$ 4,583.34

\$ 0.00

Estimated Monthly overtime

\$ 0.00

\$ 0.00

SUBTOTAL

\$ 4,583.34

\$ 0.00

a. Payroll Taxes & Social Security

\$ 1,160.48

\$ 0.00

b. Insurance

\$ 42.18

\$ 0.00

c. Union Dues

\$ 0.00

\$ 0.00

d. Pension:

\$ 0.00

\$ 0.00

e. Voluntary 401 Contributions

\$ 0.00

\$ 0.00

f. Child Support:

\$ 0.00

\$ 0.00

h. Other:

\$ 0.00

\$ 0.00

LESS PAYROLL DEDUCTIONS

\$ 1,202.66

\$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY

\$3,380.68

\$0.00

Regular income from operation of business or profession or farm (attach detailed statement)

\$ 0.00

\$ 0.00

Income from real property

\$ 0.00

\$ 0.00

Interest and dividends

\$ 0.00

\$ 0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above

\$ 0.00

\$ 0.00

Pension or retirement income

\$ 0.00

\$ 0.00

Social Security Income

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

Unemployment

\$ 0.00

\$ 0.00

TOTAL MONTHLY INCOME

\$3,380.68

\$0.00

TOTAL COMBINED MONTHLY INCOME

\$3,380.68

UNITED STATES BANKRUPTCY COURT

In re

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Single

SPECIAL CIRCUMSTANCES

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the yr following filing of this document:

PFG Record #

241976



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

SCHEDULE J - CURRENT EXPENDITURES

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

☐ Check box if joint pet is filed & debtor's spouse maintains a separate household. Separate schedule of expenditures labeled "Spouse".

RENT (Include Lot Rent for Mobile Home)

MORTGAGE Real Estate taxes included? ☐ Yes ☒ No
Property insurance included? ☐ Yes ☒ No

Condo Association | Rent \$ 1,000.00
1st Mortgage \$ -
2nd Mortgage \$ -
3rd Mortgage \$ -
Renters and/or Home Owners Insurance \$ -
Not included in mortgage pymts - Real Estate Taxes \$ -

UTILITIES & MAINTENANCE

Electricity and Heating Fuel \$ 310.00
Telephone \$ 80.00
Internet / Cable \$ 107.00
Garbage \$ -
Water & Sewer \$ -
Home Maintenance, Repairs, Upkeep \$ -

NECESSARY LIVING EXPENSES

Food \$ 300.00
Clothing \$ 25.00
Laundry and Dry Cleaning \$ 40.00
Medical and Dental Expenses \$ 20.00
Charitable Contributions \$ -
Recreation, Clubs, & Entertainment \$ -
Childcare & Babysitting \$ -
Life Insurance \$ -
Health Insurance \$ -

TRANSPORTATION EXPENSES

Automobile Installment Payments \$ -
Monthly Automobile Insurance \$ 143.00
Fuel, Tolls, Parking, Licenses, Plates, Stickers \$ 197.50
Auto Repairs & Upkeep \$ 50.00
Bus and/or Train \$ -

OTHER INSTALLMENT PAYMENTS

Reaffirmation Payments
Reaffirmation Payments

TAXES & SUPPORT PAYMENTS

Federal or State Tax Repayments \$ -
Alimony, Maintenance, Child Support \$ -
Special Education \$ -

BUSINESS / REAL ESTATE and MISC EXPENSES

Business Expenses \$ -
Real Estate Expenses \$ -
\$ -
\$ -

ALL OTHER MISCELLANEOUS EXPENSES

1. Haircuts: \$ 20.00 Eyecare: \$ 10.00
2. GSL: \$ - Tuition, Books \$ -
3. Violence: \$ - Pet Care: \$ -
4. RX Meds: \$ 40.00 Energy: \$ -

Femine Hygiene & Care \$ 20.00 Total Line 1 \$ 50.00
Postage/Banking \$ 15.00 Total Line 2 \$ 15.00
Care Giver: \$ - Total Line 3 \$ -
Newspaper/Magazines \$ 15.00 Total Line 4 \$ 55.00

TOTAL MONTHLY EXPENSES**\$ 2,392.50****FOR CHAPTER 12 AND 13 DEBTORS ONLY**

A. Total projected monthly income \$ 3,380.68
B. Total projected monthly expenses \$ 2,392.50
C. Excess income (A minus B) \$ 988.18
D. Total amount to be paid into plan monthly **\$ 985.00**



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of

Description and Details

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Debtor**This Year.....: Approx. \$ 3,380/monthly****Last Year.....: Approx. \$ 55,131****Year Before...: Approx. \$ 70,776****Source.....: Employment**

Spouse

☒ NONE

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Spouse

☒ NONE

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor**Attorney for Debtor: Joanne H Yi****STATEMENT OF FINANCIAL AFFAIRS**

03. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, and c.

03a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

03b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

03c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case Title.....: Erin Capital Management v. Bethany L. Borkes**Case No.....: 05 AR 01481****Court/Agency Location: Circuit Court of Lake County****Nature of Proceeding.: Wage Deduction****Suit Status.....: Judgment**

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within 1 year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Beneficiary of Seizure: Erin Capital Management**Address.....: see sched F****Seizure Date.....: 12/05 - present****Property Description...: wage garnishment****Value.....: 1031.25**

05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property that has been repossessed, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within 1 year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

06. ASSIGNMENTS AND RECEIVERSHIPS: Describe any assignment of property for benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

06b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within 1 year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

07. GIFTS: List all gifts or charitable contributions you made within 1 year immediately preceding the commencement of this case except ordinary & usual gifts or family members less than \$200 in value per individual family member & charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

08. LOSSES: List all losses from fire theft, other casualty or gambling with 1 year immediately preceding of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Payee.....: Law Offices of Peter Francis Geraci

Address.....: 55 East Monroe Street

Address2.....: Suite 3400

Address3.....: Chicago IL 60603

Date of Payment.: /

Payor.....: Debtor

Payment/Value.....: 1,000.00

Payee.....: MMI/CCCS

Address....: 9009 W. Loop S.

Address2...: Houston, TX 77096

DatePay...: 2006

Payor.....: Debtor

Paymt.....: \$ 50.00

Phone.....: 866.983.2227

In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case.

[X] NONE

10a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with 2 years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Transferee.....: Sergio Caballero

Address.....:

Relationship to Debtor: mechanic

Date of Transfer.....: 09/2005

Property.....: 1988 Acura Legend

Value.....: 0 (junk)

10b. List all property transferred by the debtor within 10 years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

[X] NONE

11. List all financial accounts and instruments held in the name of the debtor which were closed, sold, or otherwise transferred within 1 year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates or deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associates, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor**Attorney for Debtor: Joanne H Yi****STATEMENT OF FINANCIAL AFFAIRS**

11. List all financial accounts and instruments held in the name of the debtor which were closed, sold, or otherwise transferred within 1 year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates or deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associates, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Institution.....: TCF Bank**Address.....:****Type of Account: Checking Account****Account No.....:****Final Balance...: over drawn \$-91.06****Date of Closing: 12/15/05**

12. List each safe deposit box or other box or depository in which the debtor has or had securities, cash or other valuables within 1 year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

13. LIST ALL SETOFFS made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

[X] NONE

14. LIST ALL PROPERTY owned by another person that the debtor holds or controls. (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of.)

[X] NONE

15a. INDIVIDUAL DEBTOR(S): If the debtor has moved within 3 years immediately preceding the commencement on this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

[X] NONE

15b. ALL OTHER DEBTORS: If the debtor has moved within 2 years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

[X] NONE

16. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within 8 years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

[X] NONE

17. ENVIRONMENTAL INFORMATION For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

[X] NONE

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

17a. List the name and address of every site for the which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of on Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental law:

[X] NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

[X] NONE

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes, Debtor**Attorney for Debtor: Joanne H Yi****STATEMENT OF FINANCIAL AFFAIRS**

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name & address of governmental unit that is or was a party to the proceeding, & docket number.

[X] NONE

18a. If the debtor is an individual, list the names, addresses, taxpayer ID#s, nature of businesses, and beginning & ending dates of all businesses in which the debtor was an officer, director, partner, or managing officer of a corporation, partner in a partnership, sole-proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within 6 years immediately preceding the commencement of this case, or in which the debtor owned 5% or more of the voting or equity securities within 6 years immediately preceding the commencement of this case.

[X] NONE

If the debtor is a partnership, list the names, addresses, taxpayer ID#s, nature of businesses, and beginning & ending dates of all businesses in which the debtor was a partner or owned 5% or more of the voting or equity securities within 6 years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer ID#s, nature of businesses, and beginning & ending dates of all businesses in which the debtor was a partner or owned 5% or more of the voting or equity securities within 6 years immediately preceding the commencement of this case.

b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.

[X] NONE

19a. List all bookkeepers and accountants who within the last 2 years immediately preceding the filing of this bankruptcy kept or supervised the keeping of books of account and records of the debtor.

[X] NONE

19b. List all firms or individuals who within 2 years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

[X] NONE

19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books or records are not available, explain.

[X] NONE

19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the last 2 years immediately preceding the commencement of this case.

[X] NONE**20. INVENTORIES**

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

[X] NONE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

[X] NONE

21a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership.

[X] NONE

20b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.

[X] NONE

22a. If the debtor is a partnership, list each member who withdrew from the partnership within 1 year immediately preceding the commencement of this case.

[X] NONE

22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case.

[X] NONE

23. IF THE DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during 1 year immediately preceding the commencement of this case.

[X] NONE

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Bethany Lynn Borkes, Debtor

Attorney for Debtor: Joanne H Yi

STATEMENT OF FINANCIAL AFFAIRS

23. IF THE DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during 1 year immediately preceding the commencement of this case.

[X] NONE

24. IF THE DEBTOR IS A CORPORATION, list the name and federal taxpayer ID# of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within 6 years immediately preceding the commencement of this case.

[X] NONE

25. If the debtor is not an individual, list name & federal taxpayer ID# of any pension fund to which debtor, as an employer, has been responsible for contributing at any time within 6 years immediately preceding the commencement of the case.

[X] NONE

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/25/2006

/s/ Bethany Lynn Borkes

Bethany Lynn Borkes

X Date & Sign

*** Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.**



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

STATEMENT OF INTENTION

1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

| Description of Property | Creditor's Name | Intention |
|-------------------------|-----------------|-----------|
| PROPERTY TO BE RETAINED | | |

☒ None

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)
*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/25/2006

/s/ Bethany Lynn Borkes

Bethany Lynn Borkes

X Date & Sign

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes , Debtor

Attorney for Debtor: Joanne H Yi

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

| Name of Schedule | Attached YES NO | Pages | AMOUNTS SCHEDULED | | |
|------------------------------------|----------------------|-------|-------------------|-------------------|---------|
| | | | Assets | Liabilities | Other |
| SCHEDULE A - Real Property | Yes | 1 | | | |
| SCHEDULE B - Personal Property | Yes | 1+ | \$5,248 | | |
| SCHEDULE C - Exempt | Yes | 1+ | | | |
| SCHEDULE D - Secured | Yes | 1+ | | | |
| SCHEDULE E - UnSecured Priority | Yes | 1 | | \$7,791 | |
| SCHEDULE F - UnSecured NonPriority | Yes | 1+ | | \$59,295 | |
| SCHEDULE G - Executory Contracts | Yes | 1+ | | | |
| SCHEDULE H - CoDebtors | Yes | 1+ | | | |
| SCHEDULE I - Income | Yes | 1+ | | | \$3,381 |
| SCHEDULE J - Expenditures | Yes | 1+ | | | \$2,393 |
| | | | \$ 5,248 | \$ 67,086 | |
| | | | TOTAL ASSETS | TOTAL LIABILITIES | |



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Bethany Lynn Borkes Debtor

Attorney for Debtor: Joanne H Yi

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: 01/25/2006

/s/ Bethany Lynn Borkes

Bethany Lynn Borkes

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Bethany Lynn Borkes / Debtor

Attorney for Debtor: Joanne H Yi

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/25/2006

/s/ Bethany Lynn Borkes

Bethany Lynn Borkes

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bethany Lynn Borkes Debtor

Attorney for Debtor: Joanne H Yi

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 01/25/2006

/s/ Bethany Lynn Borkes

Bethany Lynn Borkes

X Date & Sign

Dated: 01/26/2006

/s/ Joanne H Yi

Attorney: Joanne H Yi

Bar No: 6278758